




Federal Student Aid Town Hall Meeting


May 21, 2009






Pell, ACG, SMART, & TEACH Grant Programs





Pell & Summer 2009


- If a school treats summer as a trailer for summer 2009, is the school required to award Pell out of 2009-10 funds?



Pell Grant

- Do we have to implement year round Pell in 2009-10 or is it optional the first year, with required implementation by 2010-2011?


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Pell Grant

- With year-round Pell we understand that the first payment period must include 7/1/09 or begin after 7/1/09.
 - Must it be the first payment period of an academic year that crosses over 7/1/09, or can it be the second payment period of an academic year?


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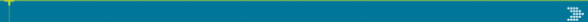


Pell Grant

- Please address year-round Pell Grant at a quarter term, formula 3 school.
- Is it possible to make Pell awards in the summer 2009 term since some of our classes continue past July 1, 2009, and other begin after July 1, 2009?
 - Further, if a student is enrolled in multiple courses in the summer 2009 term and one course concludes before July 1, 2009, one begins after July 1, 2009, and a third spans the entire summer quarter and which concludes past July 1, 2009, is that student eligible for Pell based on all three courses?


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Pell Grant

- Our Liberal Studies program is a trimester program with summer as the header.
 - If we award Pell from 1st scheduled award in summer 2009 and fall 2009 at less than full-time and the student still has eligibility from 1st scheduled award, do we still have to use the AEI for the spring 2010 term although we have not used a 100% of the 1st scheduled award?




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GO FURTHER
FEDERAL STUDENT AID

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Pell Grant

- Please clarify how summer Pell will work in this example:
 - If we award a summer (July) student based on the 2009-10 ISIR's EFC, then is this really Year Round Pell? Or is it just a decision to have that summer mini-term be a header for 2009-10? Because in this case, the student has not had 100% of their 2009-10 scheduled award yet so maybe the half-time requirement is not applicable yet.




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Pell Grant

- Summer was always a header for our school. Can we use Summer as a header and trailer so we can award the Year-Round Pell at 200%
 - Example: Summer 09/Fall09= 1st scheduled award and Spring 2010/Summer 2010= 2nd scheduled award.
 - Then the following year we would use summer as a Trailer, Fall 2010, Spring 2011, Summer 2011 as a Trailer?



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Pell Grant

- I do not understand if the year-round Pell may be awarded for summer 2009 if the school combines multiple mini-sessions into one summer term
 - For example, we have a May Intercession, Summer 1, Summer II, and a 10 week session. The combined summer term crosses July 1, but some of the mini-sessions do not cross July 1.

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Year-Round Pell & MRR's

- With year-round Pell, how will MRRs be handled?

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Pell Grant

- What do you suggest as the best, most simplified, way to explain to students that they must be at least half time in order to use the second 100% of their Pell?

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Pell Grant

- A student attends half-time in summer (25% scheduled Pell award) and full-time in fall (50% scheduled Pell). If student attends full-time in spring, does he receive
 - a. Only 25% that is left over from the 1st scheduled 100% Pell Award
 - b. 50% of his 2nd Scheduled Pell Award for spring
 - c. 25% that remains of the 1st scheduled award and 25% of the 2nd scheduled award for a total of 50%

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Pell Grant

- A student only receives 25% of the first scheduled award for full time attendance in spring 2010, and then enrolls at least 1/2 time in summer 2010.
 - Does the student retroactively receive an additional 25% for spring full-time attendance, and Pell for half-time summer attendance?

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Transfer Students & Pell

- How does year-round Pell affect transfer students?
 - Example 1: Student used 100% of the 2009-10 scheduled award at ABC College during the summer and fall payment periods. Student then transfers to XYZ University. Is the student still eligible for the remaining second 100% at XYZ University, as long as she is enrolled at least half-time?

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Transfer Students & Pell

- Example 2: Student used 60% of their 2009-10 scheduled award at ABC College during the summer and fall payment periods. Student then transfers to XYZ University. Does the student have a total of 140% eligibility remaining at XYZ University, as long as she is enrolled at least half-time during the last 100%?

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Pell Grant

- Can you address what constitutes eligibility for the additional summer Pell disbursement?

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Pell Grant

- It is our understanding that in order to receive the second 100% of Pell in an award year, a student's enrollment for that semester/term must be "advancing" the student's grade level, e.g. freshman to sophomore, etc. Is this correct?


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Pell Grant

- Regarding year round Pell, initially we had heard that this was for students in an accelerated program. The last training I attended I did not hear that. Is it for any Pell eligible student who attends year round, not just those on an accelerated path?


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Pell Grant

- We are using summer 2009 as a header and have awarded Pell for some students, but are unable to award ACG or SMART to part-time students.
 - When will the regulations be issued to allow for this?
 - What about the year-round Pell regulations?


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Pell Grant

- We have an adult population that can attend 3 semesters.
 - If a student is full time 2 semesters & uses the Pell both terms, is that student eligible for a 3rd semester of Pell?
 - Will the amount be based on the current Pell so the amount is the same as the other semesters of full time Pell?

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Maximum Duration Of Pell Eligibility

- The HEOA limits Pell eligibility to 18 semesters, starting with first-time Pell recipients in 2008-2009 or after.
 - Can you please explain how this will work for students enrolled at less than full-time?

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Maximum Duration Of Pell Eligibility

- Will there be any changes to the satisfactory academic progress requirements because of the new 18 semester limitation on

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Pell Ineligibility For Sexual Offense

- Are schools required to ask all incoming students if they are in a civil confinement, or would the school only be made aware of the civil confinement status if the student offers the information?

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ACG/SMART

- I read recently that ACG/SMART programs would be allowed to expire after 2010.
 - Do you have any additional information on that?
 - Would students currently in those programs be allowed to continue on?

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



ACG Rigorous Coursework

- Will AP, IB and the Secretary's list of coursework still be considered rigorous coursework for ACG as of July 1, 2009?

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ACG & AP/IB Credits

- ACG eligibility: During the grants webinar, you said that student who enters school with AP/IB or dual enrollment credits may not have ACG eligibility. Please explain this.

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Grade Level & ACG/SMART

- If an institution defines grade levels with minimum full time requirements (24 credits for sophomore; 48 credits for junior, etc.) does an academic program with more than 96 credits have 5th year SMART Grant eligibility for students?
- Is time an issue at all? What happens when a student accelerates and then has 3 terms as a senior, can we pay SMART for 3 terms as a senior, even if the program will be completed in 3 or 4 years?

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ACG For Certificate Programs

- From a community college perspective, we will now have our certificate programs eligible for ACG - If the program they are in is a one year program, but they already have more than 30 hrs (our 1st year limit) will they be eligible for ACG assuming all other eligibility criteria are met?

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TEACH Grant

- Students want to know when the TEACH Grant program will expire.
 - If we are starting the program in 2009-2010, will funds be available for students throughout their four years in school?

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TEACH Grant

- Does a student need to complete counseling and the ATS for each new TEACH scheduled award, or only once each award year?
- For example, a student completes counseling and an ATS, attends full time in fall 2009 and spring 2010, and receives \$4000. In summer 2010, we disburse \$1,500. Because this is a new scheduled award, must the student sign a new ATS and again complete counseling?

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TEACH Grant

- Are there instructions for summer TEACH Grant reporting if the student already received a TEACH Grant during the 2008-2009 academic year? And how is it reported if the student receives the TEACH Grant as an undergraduate for one term and then as a graduate student for the next term?

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Miscellaneous & General Provisions



Professional Judgment

- Can you provide guidance on how to implement Dear Colleague letter GEN-09-05 about professional judgment?
 - How do we handle cases where job loss occurred in 2009 and income includes unemployment and work earnings?

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Professional Judgment

- The HEOA requires ED to include a PJ disclosure on SAR's
 - Must the school consider the student for PJ if he has special circumstances?
 - May a school refuse to do PJ as a matter of policy, or in a particular case?

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FAFSA Dependency Questions

- Are institutions required to verify the answers to the dependency questions (48 thru 60) on the FAFSA?

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FAFSA Dependency Questions

- What action should the school take if a student is making a correction or an update to the FAFSA dependency questions (48 thru 60)?
- Is this conflicting information?

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Unaccompanied And Homeless Youth

- What about students who answers "no" to Questions 58, 59 and 60, but who tell the aid administrator that they think they are a homeless unaccompanied youth, or an unaccompanied youth providing for their own living expenses, and at risk of being homeless?

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Qualified Education Benefits

- How should Financial Aid Administrators treat Qualified Education Benefits, such as 529 plans and Coverdell accounts?
- Are they included as estimated financial assistance when determining a student's unmet need?

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Dislocated Worker

- Regarding the dislocated worker question on the FAFSA:
 1. Does this apply to a self-employed person who is experiencing a reduction in income as a result of a natural disaster or general economic conditions?
 2. When is a self-employed person considered “unemployed?”

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Dislocated Worker

- Regarding the “underemployed” condition for a displaced homemaker
 1. Does this “underemployed” condition apply only to the displaced homemaker, or does anyone who meets this condition qualify as a dislocated worker?
 2. Does this apply if Mom is unable to find work or is underemployed but spouse is still working and supporting the family?

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Displaced Homemaker

- How far back do we have to go to determine if a parent is a displaced homemaker?
 - If the husband passed away in 2007 and the wife is currently working in a position making \$20,000, and she has a real estate asset of \$300,000, can she still qualify as a displaced homemaker so that assets are excluded in the EFC determination?

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VA Educational Benefits

- The 2009-2010 FAFSA does not ask for the amount of VA educational benefits
- ED has said that schools should ask the student or the VA rep on campus. Would it be okay to use the charts on the VA website?

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VA Educational Benefits

- Please clarify the HEOA provision regarding VA educational benefits?
- Do we count the 100% tuition and fees payable directly to the school time under Chapter 33?
 - If this funding is not counted as a resource, should the tuition and fees be removed from the cost of attendance?

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Dual Enrollment

- I understood that a student attending high school and college at the same time was not eligible for aid.
- Does the HEOA change that?

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Ability To Benefit

- The HEOA added a new provision that allows eligibility for ATB based on completion of 6 hours.
- Is this semester hours or the equivalent?
- May students still be admitted on the basis of passing an approved ATB test without being required to take 6 hours without financial aid eligibility?

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IRS Match

- The HEOA gives the Secretary authority to receive data from the IRS. Does this mean that the IRS match will actually be in effect as of July 1, 2010?

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Distance Education

- The HEOA requires accrediting agencies to require institutions that offer distance education to have processes to establish that the student who registers for a distance education, or correspondence course or program, is the same student who participates in and completes the program and receives the academic credit.
- How can we comply with this requirement?

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FAFSA Preparers

- The 2008-2009 Counselor's Handbook, page 36, states the following:
"If someone other than the student, the student's spouse, or the student's parent(s) filled out the FAFSA, they must complete the questions that ask for information about a "preparer."
High school counselors, TRIO counselors and others who help students with their FAFSAs by actually completing line items or dictating responses are considered preparers. Preparers must complete the appropriate section of the FAFSA even if they are not paid for their services."
- The HEOA section 483d seems to imply that, unless the helper is being paid to help, he needn't sign as the preparer. Is that so? And does this apply to financial aid counselors, or other school employees, who help students complete the FAFSA? Must they sign as preparers?

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Consumer Information

- Please update us on the status of the new disclosure requirements?
- Do they need to be all in one place on the school's website, under say, a section called "Federal Disclosures?"

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Consumer Information

- Can you talk more about disaggregation of completion and graduation rate data...especially related to receipt of Pell, loans, and non federal aid. No one is talking about this and I think it is going to be difficult on many campuses because it may involved more than one office.

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Missing Person Policy

- Can we operationalize how a student is determined to be “missing” that allows for normal behavior?
 - staying at another person’s room
 - going home for the weekend
 - staying off campus
- Must we ensure that everyone is “accounted for” in their dorms every night?

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Disclosure Of Textbook Information

- Please explain the HEOA provision requiring that schools post textbooks and prices on the internet.
- If our schedule is not on the internet, and we don't have any online classes, do we have to post the textbooks?

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Copyrighted Material

- The HEOA adds a new requirement related to copyrighted material
 - A school must certify that it has developed plans to effectively combat the unauthorized distribution of copyrighted material and offer alternatives to illegal downloading or peer-to-peer distribution of intellectual property.
 - A school must have technology-based deterrents in place.

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Reporting Requirements

- HEOA requires the Secretary to make available on the College Navigator website, an extensive list of information about Title IV participating institutions (not later than August 14, 2009)
- How will schools be required to submit the information to ED? What is the timeline for schools to submit the information to ED?

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College Affordability Lists

- Can you help me understand what years will be compared for the "college affordability watch lists"? For example, will Fall 2010 be compared against Fall 2009?

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Tuition Calculators Online

- I want to learn more about the online tuition calculator that IPEDS is creating.

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90/10 Calculation

- In the 90/10 calculation, how do we apply Title IV credit balances, when the credit balances have partially been derived by the disbursement of the additional \$2,000 in unsubsidized loans?

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Campus-Based Programs



Campus-based Aid Allocation Formula

- As a result of the HEOA, the allocation formula for campus-based programs for books and supplies was increased from \$450 to \$600. Is this an automatic update or do schools have to physically update their systems?


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Campus-Based Transfer Provisions

- Please explain the new transfer provisions in the campus-based programs. Is the part about FSEOG transfer to FWS new?


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Perkins Loan Death Cancellation

- Can NSLDS be used to verify a borrower's death for cancellation of a Perkins loan?


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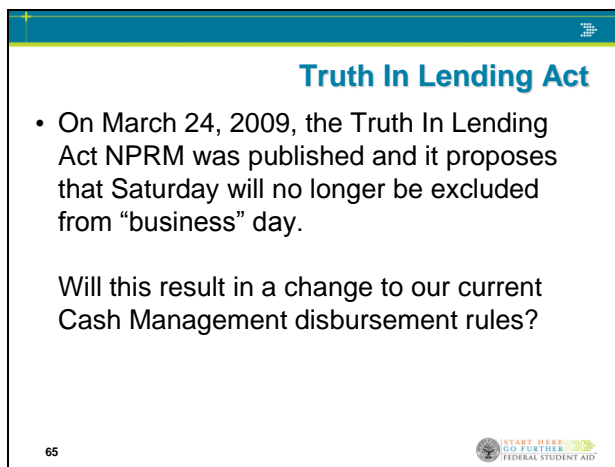
Perkins Loan Administration

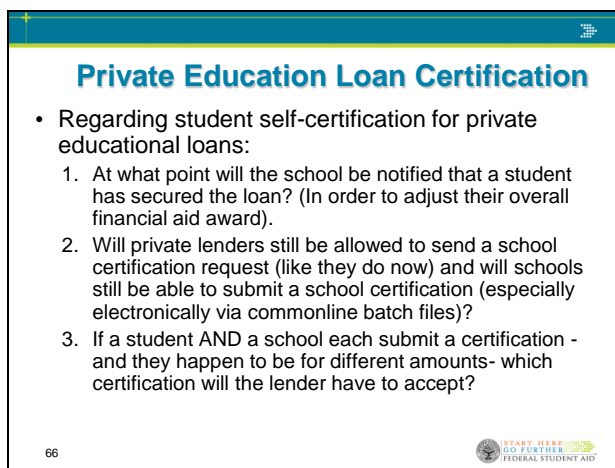
- Does the HEOA change the requirements for administration of the Perkins loan program for educational institutions?

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Preferred Lender Lists – Private Loans

- Are state loan programs (i.e. MN SELF, ND DEAL) considered private loans?

Do we need to have them listed on a preferred lender list?

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Preferred Lender Lists

- Can we refer potential student borrowers to a web site such as Simple Tuition and consider that a “neutral” list, thus not subject to preferred lender list requirements?

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Total & Permanent Disability

- Changes to the TPD provisions for Perkins and FFEL have different effective dates.

FFEL is July 1, 2010 and Perkins is July 1, 2008.

Another provision is August 14, 2008.

Can you explain how this will be implemented?

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Military Loan Cancellation

- How do borrowers transition from the 12.5%/year military cancellation to the 15/15/20/20/30% cancellation for Perkins loans?

If a borrower received 2 cancellations at 12.5% under the previous rule, what would be the 3rd year benefit and beyond?

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Military Loan Cancellation

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Entrance Counseling

- The HEOA added entrance counseling requirements for new borrowers.
 1. Is the school responsible for making this information available to previous borrowers?
 2. Does this include graduates, or just students currently in school?

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Direct Loan Exit Counseling

- The HEOA includes changes to information provided to students during the exit interview.

Will ED provide a sample exit interview that includes all the changes for the Direct Loan program?

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Unsubsidized Loan Eligibility

- Regarding the new Unsubsidized eligibility for students whose parents refuse to fill out the FAFSA.

This is being called professional judgment, but everything seems to indicate the ISIR is left rejected and assumed to have an EFC of 99,999.

Is that correct--does the school leave the ISIR rejected?

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Unsubsidized Loan Eligibility

- What if a student who has awarded the Unsubsidized Stafford under the PJ authority wants to add parental information later in the year?

Is the school required to reprocess?

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Unsubsidized Loan Eligibility

- If the custodial parent completes the FAFSA, and the non-custodial parent applies for a PLUS Loan and is denied, is the student eligible for the additional \$4,000 Unsubsidized Stafford Loan?

Must the custodial parent also be denied?

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Thank You For Attending!!

